

CALIFORNIA CONSUMER COMPLAINT STUDY - 2004
50 LARGE AUTOMOBILE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2001, 2002 and 2003

'03 Rank	Company Name (from Best to Worst)	2003 Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2003	2002	2001	2003	2002	2001
1	WAWANESA MUTUAL INSURANCE COMPANY (THE)	118,645	0.0	0.0	0.0	0	0	0
2	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	61,536	0.0	2.2	0.0	0	1	0
3	UNITED SERVICES AUTOMOBILE ASSOCIATION	409,445	0.7	1.0	0.8	3	4	3
4	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2,938,007	1.0	1.1	0.7	29	32	21
5	SPECIALTY RISK INSURANCE COMPANY	91,499	1.1	0.0	0.0	1	0	0
6	CALIFORNIA STATE AUTOMOBILE ASSOCIATION INTER-INSURANCE BUREAU	1,781,222	1.3	2.1	1.9	24	37	34
7	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1,785,492	1.5	2.1	2.6	27	36	42
8	USAA CASUALTY INSURANCE COMPANY	338,933	1.8	1.6	1.0	6	5	3
9	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	167,540	1.8	1.9	0.7	3	3	1
10	PROGRESSIVE CASUALTY INSURANCE COMPANY	105,768	1.9	1.1	7.5	2	1	6
11	MERCURY INSURANCE COMPANY	1,308,179	1.9	2.0	2.5	25	24	27
12	WAWANESA GENERAL INSURANCE COMPANY	206,505	1.9	0.6	0.9	4	1	1
13	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	95,629	2.1	5.0	2.8	2	4	2
14	SAFECO INSURANCE COMPANY OF AMERICA	332,280	2.1	1.4	1.9	7	4	6
15	COMMERCE WEST INSURANCE COMPANY	189,336	2.1	1.5	1.7	4	3	3
16	PROGRESSIVE MARATHON INSURANCE COMPANY	89,911	2.2	7.0	4.5	2	8	5
17	MERCURY CASUALTY COMPANY	403,079	2.2	3.1	0.9	9	11	3
18	ALLSTATE INSURANCE COMPANY	657,645	2.4	3.9	4.0	16	28	31
19	PACIFIC SPECIALTY INSURANCE COMPANY	73,712	2.7	11.7	6.8	2	9	5
20	PROGRESSIVE WEST INSURANCE COMPANY	180,426	2.8	5.3	8.7	5	7	12
21	21ST CENTURY INSURANCE COMPANY	1,274,956	2.8	3.5	4.2	36	37	45
22	PERMANENT GENERAL ASSURANCE CORPORATION	67,416	3.0	3.0	0.0	2	2	13
23	AMEX ASSURANCE COMPANY	94,324	3.2	9.7	14.3	3	5	4
24	VIKING INSURANCE COMPANY OF WISCONSIN	276,293	3.3	6.8	10.1	9	21	30
25	GOVERNMENT EMPLOYEES INSURANCE COMPANY	204,992	3.4	2.0	0.0	7	4	4
26	ALLSTATE INDEMNITY COMPANY	1,044,207	3.4	4.0	2.8	36	46	35
27	GEICO GENERAL INSURANCE COMPANY	309,274	3.6	3.2	2.8	11	10	8
28	GEICO INDEMNITY COMPANY	84,324	3.6	3.8	4.3	3	3	3
29	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	99,898	4.0	6.1	9.5	4	8	15
30	AMCO INSURANCE COMPANY	117,173	4.3	3.6	2.0	5	4	2
31	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	138,690	4.3	1.7	2.9	6	2	2
32	NATIONAL GENERAL INSURANCE COMPANY	186,104	4.8	6.0	4.1	9	11	8
33	LIBERTY MUTUAL FIRE INSURANCE COMPANY	163,430	4.9	3.6	8.5	8	5	11
34	PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY	61,075	4.9	0.0	4.0	3	0	2
35	FARMERS INSURANCE EXCHANGE	2,037,050	5.5	4.6	3.8	113	97	82
36	HARTFORD UNDERWRITERS INSURANCE COMPANY	167,740	6.0	8.1	8.1	10	13	12
37	HARTFORD CASUALTY INSURANCE COMPANY	60,713	6.6	9.4	8.2	4	6	5
38	WESTERN UNITED INSURANCE COMPANY	111,036	7.2	3.8	6.0	8	3	4
39	NATIONWIDE MUTUAL INSURANCE COMPANY	122,794	9.8	8.7	0.0	12	12	11
40	INFINITY INSURANCE COMPANY	399,921	10.5	11.9	26.1	42	37	72
41	AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC.	61,739	11.3	38.4	20.6	7	20	11
42	EXECUTIVE RISK INDEMNITY INC.	99,737	12.0	49.3	10.2	12	27	4
43	STANDARD FIRE INSURANCE COMPANY (THE)	73,602	12.2	9.6	0.0	9	3	0
44	CLARENDON NATIONAL INSURANCE COMPANY	60,561	16.5	42.0	27.0	10	22	33
45	GRANITE STATE INSURANCE COMPANY	130,824	19.1	17.1	19.5	25	13	7
46	COAST NATIONAL INSURANCE COMPANY	358,964	21.2	6.6	7.1	76	31	26
47	FINANCIAL INDEMNITY COMPANY	108,854	24.8	20.5	14.3	27	24	13
48	STERLING CASUALTY INSURANCE COMPANY	69,719	38.7	48.7	27.4	27	35	9
49	HARBOR SPECIALTY INSURANCE COMPANY	62,193	40.2	25.3	282.4	25	5	2
50	LINCOLN GENERAL INSURANCE COMPANY	84,607	41.4	13.0	16.4	35	9	1

NOTE: Complaint Ratio is based on the number of Justified Complaints to 100,000 Earned Exposures.